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## AUTOMATED METHOD FOR ANALYZING AND COMPARING FINANCIAL DATA

### Technical Field

5       The present invention relates to the area of  
financial data analysis.

### Background Art

10       In order for companies to remain competitive,  
companies must always monitor their revenues, sales and  
costs and determine the basis for changes in these items  
from one period to another period. Companies generally  
maintain income statements which reflect the various  
sources of revenue in addition to the origins of various  
costs.

15       Generally, income statements are produced in a  
spreadsheet hard copy format in which corporate  
accountants must manually sift through the information  
to determine reasons for differences in revenue, costs  
or profit from one period to another period. However,  
this method of financial analysis is labor and time  
20       intensive and expensive to companies. Accordingly, a  
need has developed for an improved and automated method  
of analyzing financial data.

### Disclosure Of Invention

25       A principal object of the present invention is  
to provide a automated method of analyzing financial  
data.

It is another object of the present invention to provide a method of analyzing data through the evaluation of standardized financial variables.

It is yet another object of the present invention to provide variance calculations for different time dimensions or views.

In carrying out the above objects and other objects and features, an improved and automated method of analyzing data is provided. The method preferably but not necessarily includes the steps of: gathering data from at least one field in two different financial statements; applying a volume variance subroutine against the gathered data; applying a mix variance subroutine against the gathered data; applying a net revenue change variance subroutine against the gathered data; applying a cost change variance subroutine against the gathered data; applying an exchange variance subroutine against the gathered data; applying a one-time variance subroutine against the gathered data; and reporting the results of the volume variance subroutine, the mix variance subroutine, the net revenue change variance subroutine, the cost change variance subroutine, the exchange variance subroutine, and the one-time variance subroutine.

#### Brief Description Of Drawings

Figure 1 is a flowchart which illustrates the method of the present invention;

Figure 2 is a flowchart which illustrates the volume variance subroutine.

Figure 3 is a flowchart which illustrates the mix variance subroutine;

Figure 4 is a flowchart which illustrates the net revenue change variance subroutine;

Figure 5 is a flowchart which illustrates the cost change variance subroutine; and

5 Figure 6 is a flowchart which illustrates the exchange variance subroutine.

#### Best Mode For Carrying Out The Invention

With reference to Figure 1, the method of the present invention is illustrated. As shown, the method  
10 of the present invention includes several steps which preferably but not necessarily may occur in the following order. First, data must be gathered 10 from at least one field in two different financial statements. The field in the financial statement  
15 includes financial information relating to a first period or view and a second period or view. When the a view is used in lieu of a period, the same period may be analyzed and compared based upon different factors such as comparing the same time period under two different  
20 forecasts.

The financial statement is preferably an income statement which identifies several components of a financial system. The field or fields in the financial statement may include but is not limited to  
25 information such as product sales to dealers, marketing incentives, material costs, other costs and the like. The data in each field may be defined not only by the field itself but by a pre-determined time period such as a month, quarter, or year. Upon obtaining the data from  
30 each field, at least one subroutine 14 18 22 26 30 34 is applied against the data. In some cases, the system

determines 12 16 20 24 28 32 whether the subroutine  
applies to a particular field in the financial  
statement. For example, the exchange subroutine might  
not be applied against a field relating to payroll in  
5 the event that there is no correlation between exchange  
rates and the payroll costs.

The subroutine or subroutines applied against  
the data are based upon causal factors which  
historically affect changes in revenue, costs or  
10 profits. For example, the present invention preferably  
involves six causal factors: (1) volume factor; (2) mix  
factor; (3) net revenue change factor; (4) cost change  
factor; (5) exchange factor; and (6) one-time factor.  
The six preferable factors are generally the basis for  
15 explaining changes in revenue, costs or profit.

The volume factor affects revenue and/or cost  
as product volume or number of products manufactured  
and/or sold changes. The mix factor affects revenue  
and/or cost as the sales of an upgraded version of a  
20 product in a series changes relative to a downgraded  
version. The net revenue change factor affects revenue  
as prices or marketing incentives change. The cost  
change factor illustrates how product program changes,  
ongoing product development changes, non-design changes  
25 or sourcing may affect cost. Finally, the exchange  
factor may affect revenue or cost as the exchange rate  
between two different currencies changes.

As shown in Figure 2, the volume factor  
subroutine is further illustrated in a flowchart format.  
30 The volume factor subroutine compares the data from the  
first period or view and the second period or view and  
identifies the revenue and cost differences due to  
differences in product volumes, measured at consistent

price and exchange rate. The subroutine preferably applies the formula of  $(V2-V1) * P1 = VV$ . V1 is the total volume of products sold in period 1, and V2 is the total volume of products sold in period 2. P1 is the average product price or cost from period 1 and VV is the volume variance or the revenue/cost difference due to a change in product volumes. The volume factor subroutine further breaks down the data according to several sub-components: total industry, market share, mix among product lines, and dealer stock levels. The volume factor subroutine begins by retrieving 38 the aggregated extended revenue or costs for products in a first period and in a second period. The first period or view and the second period or view may be of any comparable length such as a quarter or a year. Second, the system retrieves 40 data such as the total number of products sold during the first period and the total number of products sold during the second period. Third, difference between the number of products sold in the first period and the second period is calculated 42. Fourth, the system computes 44 the average price or cost of the product-at-issue during the first period and during the second period. Fifth, the average price or cost during the first period is multiplied 46 by the difference in number of products sold between the first period and the second period. The resulting product is the volume variance which reflects the revenue and cost differences due to a change in product volume.

Referring now to Figure 3, the mix variance subroutine is further illustrated in a flowchart format. The mix variance subroutine determines the revenue and cost differences between the first period and the second period due to differences in the configuration mix

within a product line and differences in option  
installation rates. This subroutine includes revenue  
and cost changes from options made standard and standard  
equipment made optional. The mix is measured at  
5 consistent price and exchange rates. The preferable  
formula applied from the data gathered is:  
(MRC\*P1)\*V2=MV. MRC is the mix rate change. P1 is the  
average price or cost from period 1 by configuration and  
option. V2 is the total volume from period 2. In  
10 performing this subroutine, first, the total revenue  
generated from a series of products and any additional  
options is calculated 48 for the first period and for  
the second period. Second, the total volume of products  
sold from a particular series and any additional options  
15 applicable to that series is calculated 50 for the first  
period and the second period. Third, the average price  
or cost for each series and each option is calculated 52  
for the first period and for the second period. Fourth,  
the percentage sold of each type of product and option  
20 in the series is calculated 54 for the first period and  
the second period. Fifth, the net change in percentage  
for each type of product and option in a series is  
calculated 56. Sixth, the net change in the percentage  
may then be multiplied 58 by the average price in the  
25 first period and the total volume from the second period  
to obtain the mix variance or the revenue/cost  
difference due to a change in mix among configurations  
within a product line or a change in installation rate  
of options. This subroutine may apply to financial  
30 statement lines which involve product sales at  
dealerships, material costs or warranty costs and other  
similar items.

With reference to Figure 4, the net revenue change subroutine is further illustrated in a flowchart format. The net revenue change subroutine determines the revenue differences due to differences in product sales prices or marketing incentives and other reasons not defined in any of the other revenue causal factors. The net revenue change is measured at consistent volume and exchange rates. This subroutine may be summarized in the following mathematical equation:  $NRCV = (P2 - P1) * V2$ . P1 is the average price or cost from the first period or view. P2 is the average price or cost from the second period or view. V2 is the volume from period 2 by configuration and by option. The first step of this subroutine involves retrieving 60 revenue from the first period and the second period with respect to each configuration and option available in a particular product line. The second step involves retrieving 62 the volume sold for each configuration in a series and each option purchased. Third, the average price for each configuration and option is calculated 64 for the first period and the second period. Fourth, the change in the average price for each configuration and each option is calculated 66. Fifth, the change in the average price for each configuration is multiplied 68 against the volume for that particular configuration in the second period to obtain a resulting product for each configuration and option. Sixth, the resulting products for each configuration and option are summed 70 up to determine the net revenue change variance. As indicated above, the net revenue change variance is the revenue difference due to a change in per unit selling price or per unit variable marketing rate.





financial statement line item in the local currency.  
The local currency is the revenue or the amount denoted  
in the currency of a country in which financial activity  
occurs. XR1 is the exchange rate between the two  
5 currencies from the first period. The subroutine  
includes several steps. First, the system retrieves 78  
the revenue or cost stated in the local currency and in  
the desired currency for the first period and the second  
period. Second, the system gathers 80 the exchange rate  
10 between the local currency and the desired currency for  
the first period and for the second period. Third, the  
system calculates the difference between the financial  
amounts of the first period and the second period with  
respect to the local currency 82 then, fourth, with  
15 respect to the desired currency 84. Fifth, the change  
in the local is multiplied 86 by the exchange rate of  
the first period resulting in a preliminary variance  
amount. Sixth, the preliminary variance amount is  
deducted 88 from the previously determined difference  
20 between the first period and the second period stated in  
the desired currency. The resulting difference is the  
exchange variance which reflects the revenue and cost  
differences due to a change in exchange rates.

With respect to the one-time factor  
25 subroutine, this subroutine may be modified according to  
the particular circumstances during the specified time  
periods. This subroutine determines the variance in  
revenue or cost for unusual or infrequent items such as  
a plant shutdown or employee separation programs. The  
30 unique parameters of the unusual circumstance are  
accounted in determining changes in revenue or cost from  
a first period to a second period.

The words in the specification are words of description rather than limitation, and it is understood that various changes may be made without departing from the spirit and scope of the invention.

5           While the best mode for carrying out the invention has been described in detail, those familiar with the art to which this invention relates will recognize various alternative designs and embodiments for practicing the invention as defined by the following  
10       claims.

What Is Claimed Is:

1                   1.    An improved and automated method of  
2   analyzing and comparing financial data, the method  
3   comprised of:  
4                    gathering data from at least one field in at  
5   least two different financial statements;  
6                    determining the applicability of a first  
7   subroutine to the gathered data;  
8                    if applicable, applying the first subroutine  
9   to the gathered data;  
10                   determining the applicability of a second  
11   subroutine to the gathered data;  
12                   if applicable, applying the second subroutine  
13   to the gathered data;  
14                   determining the applicability of a third  
15   subroutine to the gathered data;  
16                   if applicable, applying the third subroutine  
17   to the gathered data; and  
18                   reporting the results of the first subroutine,  
19   the second subroutine, and the third subroutine to  
20   identify underlying factors which cause changes in  
21   revenue and cost.

1                   2.    The method defined in claim 1 wherein the  
2   first subroutine is a volume variance subroutine, a mix  
3   variance subroutine, a net revenue change variance  
4   subroutine, a cost change variance subroutine, an  
5   exchange variance subroutine or a one-time subroutine.

1                   3.    The method defined in claim 1 wherein the  
2   second subroutine is a volume variance subroutine, a mix  
3   variance subroutine, a net revenue change variance



5 exchange variance subroutine or a one-time variance  
6 subroutine.

1 9. The method defined in claim 6 wherein the  
2 fifth subroutine is a volume variance subroutine, a mix  
3 variance subroutine, a net revenue change variance  
4 subroutine, a cost change variance subroutine, an  
5 exchange variance subroutine or a one-time variance  
6 subroutine.

1 10. The method defined in claim 7 wherein the  
2 sixth subroutine is a volume variance subroutine, a mix  
3 variance subroutine, a net revenue change variance  
4 subroutine, a cost change variance subroutine, an  
5 exchange variance subroutine or a one-time variance  
6 subroutine.

1 11. The method defined in claim 1 wherein the  
2 first subroutine, the second subroutine, and the third  
3 subroutine compare data from a first period with data  
4 from a second period.

1 12. An improved and automated method of  
2 analyzing and comparing financial data, the method  
3 comprised of:  
4 gathering data from at least one field in at  
5 least two different financial statements;  
6 determining the applicability of a volume  
7 variance subroutine to the gathered data;  
8 if applicable, applying the volume variance  
9 subroutine against the gathered data resulting in volume  
10 variance data;

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11         determining the applicability of a mix
12 variance subroutine to the gathered data;
13         if applicable, applying the mix variance
14 subroutine against the gathered data resulting in mix
15 variance data;
16         determining the applicability of a net revenue
17 change variance subroutine to the gathered data;
18         if applicable, applying a net revenue change
19 variance subroutine against the gathered data resulting
20 in net revenue variance data;
21         determining the applicability of a cost change
22 variance subroutine to the gathered data;
23         if applicable, applying the cost change
24 variance subroutine against the gathered data resulting
25 in cost change variance data;
26         determining the applicability of an exchange
27 variance subroutine to the gathered data;
28         if applicable, applying the exchange variance
29 subroutine against the gathered data resulting in
30 exchange variance data;
31         determining the applicability of a one-time
32 variance subroutine to the gathered data;
33         if applicable, applying the one-time
34 subroutine against the gathered data resulting in one-
35 time variance data; and
36         reporting the volume variance data, the mix
37 variance data, the net revenue variance data, the cost
38 change variance data, the exchange variance data, and
39 the one-time variance data to identify the basis for
40 changes in profit, revenue, and costs.

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1           13. The method defined in claim 12 wherein,  
2    the volume variance subroutine is further comprised of:





14               calculating the net change in percentage for  
15 each type of product in a series by subtracting the  
16 percentage of each type of product for the first period  
17 from the percent of each type of product for the second  
18 period;

19               multiplying the net change in the percentage  
20 by the average price in the first period and by the  
21 total volume from the second period resulting in a mix  
22 variance, the mix variance being the differences due to  
23 a change in mix among configurations within a product  
24 line or a change in installation rate of options.

1               15. The method defined in claim 12 wherein  
2 the mix variance subroutine is further comprised of:

3               retrieving the cost generated from a series of  
4 products for a first period and for a second period;

5               retrieving the total volume of products sold  
6 from the series of products for the first period and the  
7 second period;

8               calculating the cost for the series for the  
9 first period and for the second period;

10              calculating the percentage sold for each type  
11 of product in the series for the first period and the  
12 second period;

13              calculating the net change in percentage for  
14 each type of product in a series by subtracting the  
15 percentage of each type of product for the first period  
16 from the percent of each type of product for the second  
17 period;

18              multiplying the net change in the percentage  
19 by the average price in the first period and by the  
20 total volume from the second period resulting in a mix  
21 variance, the mix variance being the differences due to

22 a change in mix among configurations within a product  
23 line or a change in installation rate of options.

1 16. The method defined in claim 12 wherein  
2 the net revenue subroutine is further comprised of:  
3 retrieving revenue from the first period and  
4 the second period with respect to each configuration and  
5 option available in a particular series;  
6 retrieving the volume sold for each  
7 configuration in a series and each option purchased;  
8 calculating the average price for each  
9 configuration and option for the first period and the  
10 second period;  
11 calculating the change in the average price  
12 for each configuration and each option;  
13 multiplying the change in the average price  
14 for each configuration by the volume for that particular  
15 configuration in the second period to obtain a resulting  
16 product for each configuration; and  
17 summing up the resulting products for each  
18 configuration and option to determine the net revenue  
19 change variance.

1 17. The method defined in claim 11 wherein  
2 the step of multiplying is further comprised of  
3 multiplying the price for each option by the volume of  
the options purchased.

1  
2 18. The method defined in claim 12 wherein  
3 the volume factor variance subroutine is comprised of:  
4 retrieving the change in material cost per  
5 unit for the first period and for the second period;

6           gathering product volume data for at least one  
7           configuration for the first period and for the second  
8           period; and  
9           multiplying the product volume of the second  
10          period by the cost change in the second period.

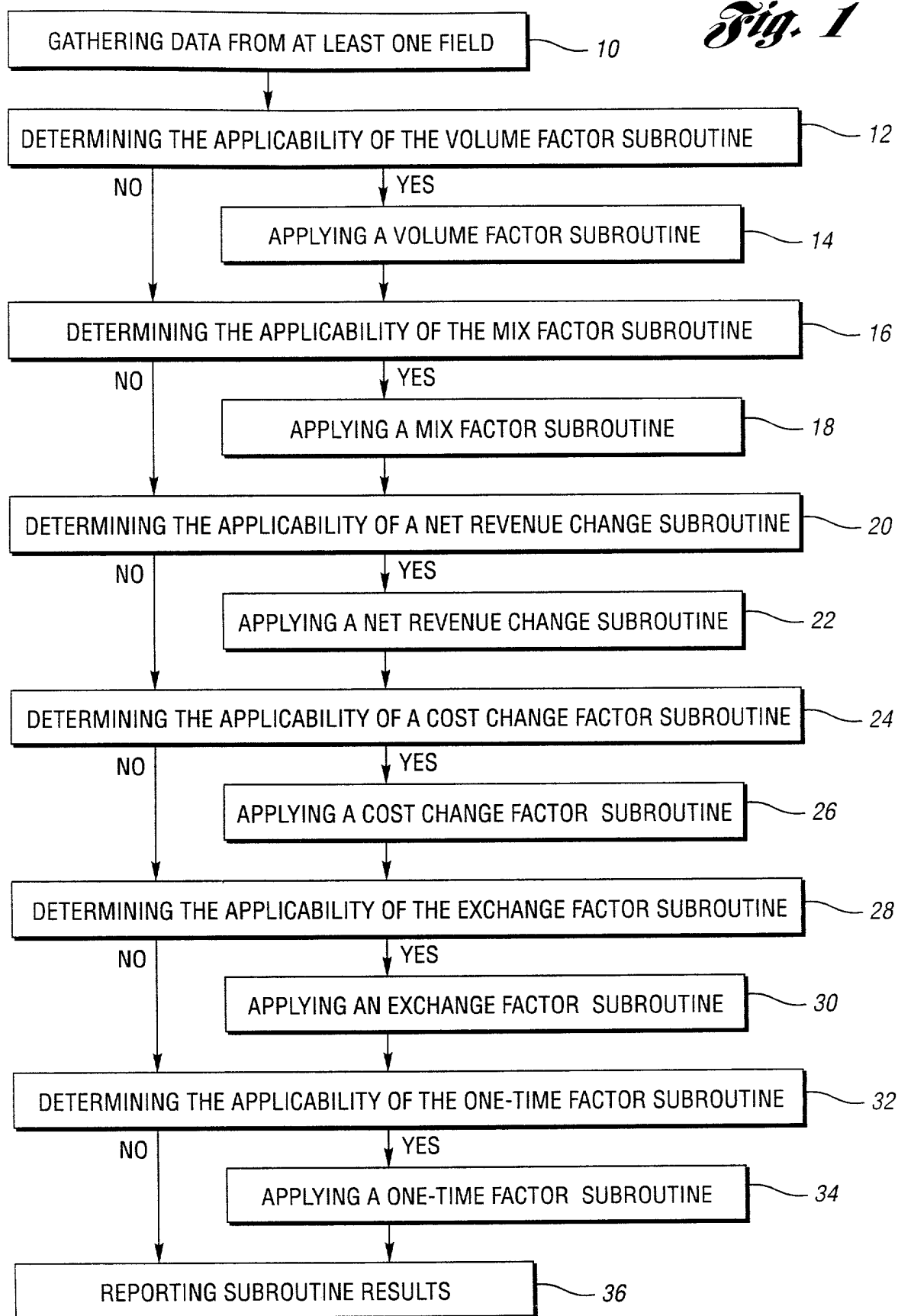
1           19. The method defined in claim 12 wherein  
2           the exchange variance subroutine is comprised of:  
3           retrieving the revenue in the local currency  
4           amount and in the desired currency amount for the first  
5           period and the second period;  
6           gathering the exchange rate between a local  
7           currency and a desired currency for the first period and  
8           for the second period;  
9           calculating the difference between the revenue  
10          of the first period and the second period with respect  
11          to the local currency then with respect to the desired  
12          currency;  
13          multiplying the exchange rate of the first  
14          period resulting in a preliminary variance amount;  
15          deducting the preliminary variance amount from  
16          the previously determined difference between the first  
17          period and the second period under the desired currency.

1           20. The method defined in claim 12 wherein  
2           the exchange variance subroutine is comprised of:  
3           retrieving the revenue in the local currency  
4           amount and in the desired currency amount for the first  
5           period and the second period;  
6           gathering the exchange rate between a local  
7           currency and a desired currency for the first period and  
8           for the second period;



### Abstract Of The Disclosure

An improved and automated method of analyzing data is provided. The method includes the steps of: gathering data from at least one field in financial statements from at least two different time periods or views; applying a volume variance subroutine against the gathered data; applying a mix variance subroutine against the gathered data; applying a net revenue change subroutine against the gathered data; applying a cost change subroutine against the gathered data; applying an exchange subroutine against the gathered data; applying a one-time subroutine against the gathered data; and reporting the results of the volume variance subroutine, the mix subroutine, the net revenue change subroutine, the cost change subroutine, the exchange subroutine, and the one-time subroutine.



```
graph TD; 38[RETRIEVING THE AGGREGATED EXTENDED REVENUE OR COSTS FOR PRODUCTS IN A FIRST PERIOD/VIEW AND A SECOND PERIOD/VIEW] --> 40[RETRIEVING THE TOTAL NUMBER OF PRODUCTS SOLD DURING THE FIRST PERIOD/VIEW AND THE SECOND PERIOD/VIEW]; 40 --> 42[CALCULATING THE DIFFERENCE IN THE NUMBER OF PRODUCTS SOLD IN THE FIRST PERIOD/VIEW AND THE SECOND PERIOD/VIEW]; 42 --> 44[COMPUTING THE AVERAGE PRICE OR COSTS OF THE PRODUCT DURING THE FIRST PERIOD/VIEW AND THE SECOND PERIOD/VIEW]; 44 --> 46[MULTIPLYING THE AVERAGE PRICE OR COSTS OF THE PRODUCT DURING THE FIRST PERIOD BY THE DIFFERENCE IN PRODUCTS SOLD];
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38 RETRIEVING THE AGGREGATED EXTENDED REVENUE OR COSTS FOR PRODUCTS IN A FIRST PERIOD/VIEW AND A SECOND PERIOD/VIEW

40 RETRIEVING THE TOTAL NUMBER OF PRODUCTS SOLD DURING THE FIRST PERIOD/VIEW AND THE SECOND PERIOD/VIEW

42 CALCULATING THE DIFFERENCE IN THE NUMBER OF PRODUCTS SOLD IN THE FIRST PERIOD/VIEW AND THE SECOND PERIOD/VIEW

44 COMPUTING THE AVERAGE PRICE OR COSTS OF THE PRODUCT DURING THE FIRST PERIOD/VIEW AND THE SECOND PERIOD/VIEW

46 MULTIPLYING THE AVERAGE PRICE OR COSTS OF THE PRODUCT DURING THE FIRST PERIOD BY THE DIFFERENCE IN PRODUCTS SOLD

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graph TD; 48[48 CALCULATING THE TOTAL REVENUE OR COSTS FROM SALES IN A FIRST PERIOD AND TOTAL REVENUE IN A SECOND PERIOD] --> 50[50 CALCULATING TOTAL NUMBER OF PRODUCTS SOLD FROM A SERIES OF PRODUCTS FOR A FIRST PERIOD AND A SECOND PERIOD]; 50 --> 52[52 CALCULATING THE AVERAGE PRICE OR COSTS FOR EACH SERIES OF PRODUCTS FOR THE FIRST PERIOD AND THE SECOND PERIOD]; 52 --> 54[54 CALCULATING THE PERCENTAGE SOLD OF EACH TYPE OF PRODUCT IN A SERIES FOR THE FIRST PERIOD AND THE SECOND PERIOD]; 54 --> 56[56 CALCULATING THE NET CHANGE IN PERCENTAGE FOR EACH TYPE OF PRODUCT IN A SERIES IS CALCULATED]; 56 --> 58[58 MULTIPLYING THE AVERAGE PRICE OR COSTS IN THE FIRST PERIOD BY THE NET CHANGE IN PERCENTAGE AND THE TOTAL VOLUME FROM THE SECOND PERIOD];
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48 CALCULATING THE TOTAL REVENUE OR COSTS FROM SALES IN A FIRST PERIOD AND TOTAL REVENUE IN A SECOND PERIOD

50 CALCULATING TOTAL NUMBER OF PRODUCTS SOLD FROM A SERIES OF PRODUCTS FOR A FIRST PERIOD AND A SECOND PERIOD

52 CALCULATING THE AVERAGE PRICE OR COSTS FOR EACH SERIES OF PRODUCTS FOR THE FIRST PERIOD AND THE SECOND PERIOD

54 CALCULATING THE PERCENTAGE SOLD OF EACH TYPE OF PRODUCT IN A SERIES FOR THE FIRST PERIOD AND THE SECOND PERIOD

56 CALCULATING THE NET CHANGE IN PERCENTAGE FOR EACH TYPE OF PRODUCT IN A SERIES IS CALCULATED

58 MULTIPLYING THE AVERAGE PRICE OR COSTS IN THE FIRST PERIOD BY THE NET CHANGE IN PERCENTAGE AND THE TOTAL VOLUME FROM THE SECOND PERIOD

*Fig. 3*

```
graph TD; 60[RETRIEVING REVENUE FROM THE FIRST PERIOD AND THE SECOND PERIOD] --> 62[RETRIEVING THE VOLUME SOLD FOR EACH PRODUCT CONFIGURATION AVAILABLE IN A PARTICULAR SERIES]; 62 --> 64[CALCULATING THE AVERAGE PRICE FOR EACH PRODUCT CONFIGURATION FOR THE FIRST PERIOD AND THE SECOND PERIOD]; 64 --> 66[CALCULATING THE CHANGE IN THE AVERAGE PRICE FOR EACH PRODUCT CONFIGURATION BETWEEN THE FIRST PERIOD AND THE SECOND PERIOD]; 66 --> 68[MULTIPLYING THE CHANGE IN THE AVERAGE PRICE FOR EACH PRODUCT CONFIGURATION BY THE AVERAGE VOLUME FOR THE PARTICULAR CONFIGURATION TO OBTAIN RESULTING PRODUCTS FOR EACH CONFIGURATION]; 68 --> 70[SUMMING THE RESULTING PRODUCTS FOR EACH CONFIGURATION TO DETERMINE THE NET REVENUE CHANGE VARIANCE];
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100

60 RETRIEVING REVENUE FROM THE FIRST PERIOD AND THE SECOND PERIOD

62 RETRIEVING THE VOLUME SOLD FOR EACH PRODUCT CONFIGURATION AVAILABLE IN A PARTICULAR SERIES

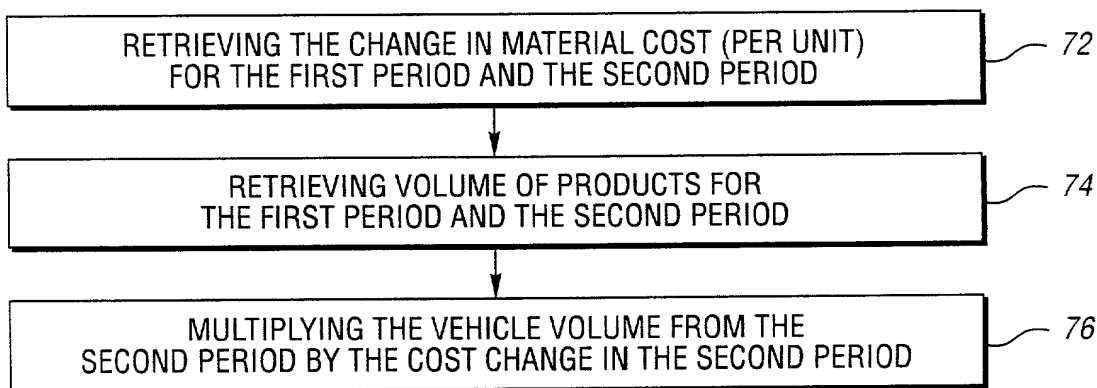
64 CALCULATING THE AVERAGE PRICE FOR EACH PRODUCT CONFIGURATION FOR THE FIRST PERIOD AND THE SECOND PERIOD

66 CALCULATING THE CHANGE IN THE AVERAGE PRICE FOR EACH PRODUCT CONFIGURATION BETWEEN THE FIRST PERIOD AND THE SECOND PERIOD

68 MULTIPLYING THE CHANGE IN THE AVERAGE PRICE FOR EACH PRODUCT CONFIGURATION BY THE AVERAGE VOLUME FOR THE PARTICULAR CONFIGURATION TO OBTAIN RESULTING PRODUCTS FOR EACH CONFIGURATION

70 SUMMING THE RESULTING PRODUCTS FOR EACH CONFIGURATION TO DETERMINE THE NET REVENUE CHANGE VARIANCE

*Fig. 4*



*Fig. 5*



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graph TD; 78[RETRIEVING THE REVENUE OR COSTS IN THE LOCAL CURRENCY AMOUNT AND IN THE DESIRED CURRENCY AMOUNT FOR THE FIRST PERIOD AND THE SECOND PERIOD] --> 80[GATHERING THE EXCHANGE RATE BETWEEN THE LOCAL CURRENCY AND THE DESIRED CURRENCY FOR THE FIRST PERIOD AND THE SECOND PERIOD]; 80 --> 82[CALCULATING THE DIFFERENCE BETWEEN THE REVENUE/COSTS OF THE FIRST PERIOD AND THE SECOND PERIOD UNDER THE LOCAL CURRENCY]; 82 --> 84[CALCULATING THE DIFFERENCE BETWEEN THE REVENUE/COSTS OF THE FIRST PERIOD AND THE SECOND PERIOD UNDER THE DESIRED CURRENCY]; 84 --> 86[MULTIPLYING THE CHANGE IN THE LOCAL CURRENCY BY THE EXCHANGE RATE OF THE FIRST PERIOD RESULTING IN A PRELIMINARY VARIANCE AMOUNT]; 86 --> 88[DEDUCTING THE PRELIMINARY VARIANCE AMOUNT FROM THE DIFFERENCE BETWEEN THE REVENUE/COSTS OF THE FIRST PERIOD AND THE SECOND PERIOD UNDER THE DESIRED CURRENCY];
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78 RETRIEVING THE REVENUE OR COSTS IN THE LOCAL CURRENCY AMOUNT AND IN THE DESIRED CURRENCY AMOUNT FOR THE FIRST PERIOD AND THE SECOND PERIOD

80 GATHERING THE EXCHANGE RATE BETWEEN THE LOCAL CURRENCY AND THE DESIRED CURRENCY FOR THE FIRST PERIOD AND THE SECOND PERIOD

82 CALCULATING THE DIFFERENCE BETWEEN THE REVENUE/COSTS OF THE FIRST PERIOD AND THE SECOND PERIOD UNDER THE LOCAL CURRENCY

84 CALCULATING THE DIFFERENCE BETWEEN THE REVENUE/COSTS OF THE FIRST PERIOD AND THE SECOND PERIOD UNDER THE DESIRED CURRENCY

86 MULTIPLYING THE CHANGE IN THE LOCAL CURRENCY BY THE EXCHANGE RATE OF THE FIRST PERIOD RESULTING IN A PRELIMINARY VARIANCE AMOUNT

88 DEDUCTING THE PRELIMINARY VARIANCE AMOUNT FROM THE DIFFERENCE BETWEEN THE REVENUE/COSTS OF THE FIRST PERIOD AND THE SECOND PERIOD UNDER THE DESIRED CURRENCY

*Fig. 6*

**Attorney's Docket No.**  
**200-0368**

I verily believe I am the original, first and sole inventor or an original, first and joint inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled

the specification of which is attached hereto.

I have reviewed and understand the contents of the specification identified above, including the claims.

I acknowledge my duty to disclose information of which I am aware that is material to the examination of this application in accordance with Section 1.56(a), Title 37 of the Code of Federal Regulations; and

as to application for patents or inventor's certificate on the invention filed in any country foreign to the United States of America,  
prior to this application by me or my legal representatives or assigns,

[ x ] no such applications have been filed, or

[ ] such applications have been filed as follows

COUNTRY	APPLICATION NO.	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)	PRIORITY CLAIMED UNDER 35 USC 119

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)
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(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)
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**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the United States Patent and Trademark Office connected therewith and to act on my behalf before the competent International Authorities in connection with any and all international applications filed by me.  
(List name and registration number)

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**Frank G. McKenzie - 29,242**  
**David B. Kelley - 33,718**  
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME AND POST OFFICE ADDRESS OF INVENTOR:	RESIDENCE	CITIZENSHIP	SIGNATURE	DATE
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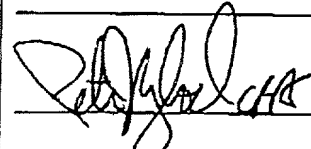
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